

Form 319

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Ronald A. Sehring Jr.
Debtor(s)

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Case No. 18-22182-GLT

Chapter: 7

ORDER

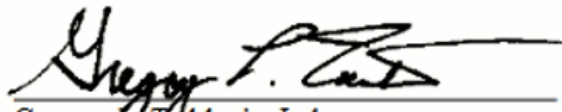
In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

AND NOW, this ***The 18th of December, 2018***, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: December 18, 2018

cm: Debtor


Gregory A. Taddonio, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald A. Sehring, Jr.
 Debtor

Case No. 18-22182-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 319

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Dec 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.

db +Ronald A. Sehring, Jr., 186 West Schwab Avenue, Munhall, PA 15120-2270
 14855882 +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
 14855883 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 14855884 +Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14855885 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 14855888 +S & T Bank, P.O. Box 190, Indiana, PA 15701-0190
 14855890 +TD Bank USA/Target Cred, P.O. Box 673, Minneapolis, MN 55440-0673
 14855891 +The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 14855892 +Toyota Motor Credit Co., P.O. Box 9786, Cedar Rapids, IA 52409-0004
 14931312 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 14855894 +WF/Bobs Furniture, P.O. Box 14517, Des Moines, IA 50306-3517
 14855893 +Wells Fargo Financial, Client Processing MAC N0003-038, 800 Walnut Street,
 Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 14855886 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 19 2018 02:52:29 Comenity Capital/Big Lots,
 3100 Easton Square Plaza, Columbus, OH 43219-6232

14855887 +E-mail/Text: mrdiscen@discover.com Dec 19 2018 02:52:17 Discover Financial Svcs LLC,
 P.O. Box 15316, Wilmington, DE 19850-5316
 14858621 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 19 2018 02:59:50
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14855889 +E-mail/PDF: gecsed@recoverycorp.com Dec 19 2018 02:59:15 Synch/JCPenney, P.O. Box 965007,
 Orlando, FL 32896-5007

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Lease Trust
 cr Toyota Motor Credit Corporation
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
 Malvern, PA 19355-0701

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2018 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Ronald A. Sehring, Jr. bleasdb@yahoo.com
 James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
 Rebecca Solarz on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
 Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5